

Affidavit
Of Peter A. Coyne
Re- Subdivision F-05-116

It is understood that this Affidavit seeks approval of the use of an exemption or waiver of the subdivision process to subdivide property. It is also understood that approval of the use of the exemption is not approval under zoning, health, floodplain, or other applicable regulations.

Under penalties of perjury, I declare that this form including the accompanying Letter, Balance Sheet, and Monthly Income & Expense Statement to the best of my knowledge and belief, are true, correct, and complete.

Peter A. Coyne
Petitioner's Name (Print)

Peter A. Coyne
Petitioner's Signature

STATE OF MARYLAND

COUNTY OF HOWARD

On this 27th day of October, 2006, before me, a Notary Public for the State of Maryland, personally appeared Peter A. Coyne, known to me (or proved to me on oath) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same.

(SEAL)

Doris J. Zucker
Notary Public for the State of Maryland

	DORIS J. ZUCKER
Print Name	Notary Public Howard County, Maryland
Residing at	My Commission Expires: July 1, 2007
My commission expires	

This Deed, made this 31st day of August, 1993, by and between
DONALD E. COYNE AND LOIS A. COYNE, his wife, GRANTORS,

parties of the first part, and PETER A. COYNE, GRANTEE,

party of the second part:
(\$135,000.00)

Witnesseth, that in consideration of ONE HUNDRED THIRTY FIVE THOUSAND DOLLARS
the said parties of the first part do grant and convey unto

PETER A. COYNE

party of the second part, HIS heirs and assigns, in fee simple AS SOLE OWNER
all that piece or parcel of improved land situate,
lying and being in HOWARD County, State of Maryland, described as follows to wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE PART HEREOF.

Cultural Tax in the
amount of \$ N/A

Signature Carol Hand
State Department of
Assessments & Taxation
for Howard County
Carol Hand
01-162667

All Taxes on Assessments certified
to the Collector of Taxes for
Howard County, Md. by 93-43
have been paid. This statement is for
the purpose of permitting recordation
and is not assurance against further
taxation even for prior periods, nor
does it guarantee satisfaction of
outstanding tax sales.

Grantees and Property Address: 5843 Montgomery Road, Elkridge, MD 21227

Grantors Address: 110 Whitmoor Terrace, Silver Spring, MD

Parcel ID #0-1-162667

Title Insurer: Commonwealth Land Title Insurance Co.

RECEIVED

SEP 3 1993

State Dept. of Assessments
and Taxation -- Howard County

And the said parties of the first part covenant that they will warrant specially and
generally the property hereby conveyed;

and that they will execute such further assurances of said land as may be requisite.

Witness our hands and seals

TEST:

REC'D FEE 19.50
RCRD TAX 675.00
CNTY TAX 1350.00
STAT TAX 525.00
SURCHG 5.00

DONALD E. COYNE

LOIS A. COYNE

STATE OF MARYLAND
COUNTY OF Montgomery

To Wit:

On this 31st day of August, 1993, before me,

the undersigned officer, personally appeared DONALD E. COYNE AND LOIS A. COYNE

known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within
instrument and acknowledged that he executed the same for the purposes therein contained.

In Witness Whereof, I hereunto set my hand and official seal.

[Signature]
Notary Public

My commission expires:
MY COMMISSION EXPIRES
FEBRUARY 10, 1997

THIS IS TO CERTIFY that the within instrument was prepared by or under the supervision
of the undersigned, an attorney duly admitted to practice before the Court of Appeals of Maryland.

[Signature]
Seth T. Stark Attorney

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Balance Sheet for Peter A. Coyne

Sub-Div: F-05-116

Assets

Real Prty Home- Personal Residence	\$375,000.00	Est. Mrkt Value - Repairs
Checking & Savings Account	\$2,000.00	
IRA Account	\$1,050.00	
Cash	\$200.00	
Vehicles: 1997 Chevy Van	\$1,675.00	KBB Trade-In Value
2000 Hyundai	\$3,660.00	KBB Trade-In Value
1992 Subaru	\$450.00	KBB Trade-In Value
Household Items		
Piano	\$1,000.00	
Personal Computers (3)	\$750.00	
Appliances (avg 20 yrs old)	\$125.00	While the refrigerator, washer, dryer still work, they have next to no resale value. Dishwasher has electrical wiring problem, so we don't use it.
Furniture, Furnishings	\$500.00	All furniture etc. is very used, worn, yardsale stuff with little or no resale value.
	=====	
	\$11,410.00	

Liabilities**Consumer Debt**

	<u>As of 10/01/06</u>	<u>As of Dec. 2003</u>	<u>Increase</u>
Auto Loan Balance	\$4,500.00	\$0.00	\$4,500.00
Credit Card AT&T Balance	\$11,061.91	\$1,316.41	\$9,745.50
Credit Card Chase Balance	\$2,273.59	\$515.33	\$1,758.26
Credit Card Citi Balance	<u>\$3,202.01</u>	<u>\$0.00</u>	<u>\$3,202.01</u>
	\$21,037.51	\$1,831.74	\$19,205.77

Mortgage Balance \$143,500.00

Outstanding Bills Due

Howard Cnty Prop. Tax	\$2,106.46
Excel Tree Removal	\$700.00
Unpaid Medical Bills	<u>\$340.00</u>
	\$3,146.46

Total Debt: **\$24,183.97**
Non-Mortgage

Net Worth **-\$12,773.97** <= Does not include Home Equity or mortgage balance since the home is tied up with the contract

Notes: Job Hours are being cut back @ Papa John's by end of October

Notes: Can't refinance mortgage because property is encumbered by contract

TYPICAL MONTHLY INCOME AND EXPENSE STATEMENT

Sub-Div: F-05-116

For Peter A. Coyne

<u>Income</u>	Monthly- Papa John's (Peter)	\$1,880.67	
	Monthly- AFS Telemarkting (Peter)	\$572.00	
			<u>Self Empl TAX</u>
		\$216.67	\$33.15
	Monthly- OLPH-Organ (Mia)		
	Monthly- YMCA (Mia)	\$277.33	
	Piano Lessons (6 stdnts) (Mia)	<u>\$480.00</u>	\$73.44
	Total Monthly Gross Pay	\$3,426.66	
	Monthly Pay (Net)	\$3,320.07	<u>Total Monthly Self-Empl Tax</u>
	Monthly Interest Income	<u>\$1.27</u>	\$106.59
	Monthly Income (Net)	\$3,321.34	
<u>Expenses</u>	Mortgage	\$933.36	
	Property Taxes	\$175.50	
	Property Insurance	\$50.00	\$1,158.86 <=Housing Cost (PITI)
	Auto Loan	\$145.00	
	Credit Card 1	\$275.00	
	Credit Card 2	\$90.00	
	Credit Card 3	\$50.00	
	Car Insurance	\$155.00	
	Life Insurance	\$59.00	
	Health Insurance	\$225.00	
	Medical Exp. -Not Covered	\$50.00	
	Electric	\$125.00	
	Oil -Heating	\$175.00	
	Water & Sewer	\$45.00	
	Cable Internet	\$59.00	
	Phone- Local, Long Dist & Cell	\$95.00	
	Kids Activities	\$200.00	5 Kids- sports, lessons, CCD, tuition, etc.
	Charity (Church, etc.)	\$25.00	
	Gasoline	\$306.15	
	Food / Other Supplies	\$665.00	
	Miscellaneous	<u>\$75.00</u>	
	Monthly Expenses	\$3,978.01	
CASH FLOW (Monthly Income - Expenses)			-\$656.67 <== Negative

List of Photos:

1. Refrigerator 20+ years old
2. Termite Damage
3. Rain Seepage & Termite Damage
4. Rain Seepage & Termite Damage
5. Converted Coal Furnace
6. Coal/Oil Furnace with "Bailing Wire" holding Front Fire Door in place.
7. Side Addition- Rotting Window Frame
8. Rotting Windows
9. Plumbing- Rusted Vent Pipe
10. Trees overhanging house on West side. Large tree in background finally came down on house.
11. Tree on East side of house.
12. This tree must be removed. Larger cavity on opposite side not visible in this photo.
13. Hollow maple tree must go. My kid can actually hide inside the trunk of this tree.
14. General deterioration
15. Kitchen Window. To fully close the side sashes, I climb up on a ladder and force them closed every Fall.
16. Squirrel's Entrance- roof over side addition
17. Missing Cedar Shingles, Storm door does not close.
18. Example of loose gutter; rotting woodwork due to rain seepage.
19. Termite damage to beams under living room.
20. Section of tree knocked down by storm in August 2006
21. Fallen Tree

